

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES S. COOK
KATHLEEN J. COOK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:13-25224

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 24, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/17/2013 and confirmed on 2/5/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		44,220.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		44,220.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,464.66	
Trustee Fee	1,658.77	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,123.43

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: XXX6701	0.00	0.00	0.00	0.00
	THE BANK OF NEW YORK Acct: 2368	19,004.57	19,004.57	0.00	19,004.57
	THE BANK OF NEW YORK Acct: 2368	0.00	0.00	0.00	0.00
	TD AUTO FINANCE Acct: 9905	0.00	19,092.00	0.00	19,092.00
					38,096.57

Priority					
	BRYAN P KEENAN ESQ Acct:	0.00	0.00	0.00	0.00
	JAMES S. COOK Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX7-17	964.66	964.66	0.00	0.00
	BRYAN P KEENAN ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	ALLY BANK(*) Acct: 2185	0.00	0.00	0.00	0.00

*** N O N E ***

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 4002	434.62	0.00	0.00	0.00
	AES/PHEAA** Acct: XXX1505	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 5154	1,817.60	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 8707	1,621.07	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC	1,567.96	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX5498				
	PRA/PORTFOLIO RECOVERY ASSOC	1,122.60	0.00	0.00	0.00
	Acct: 2880				
	FIRST NATIONAL BANK OF OMAHA(*)	1,174.32	0.00	0.00	0.00
	Acct: 6117				
	PRA/PORTFOLIO RECOVERY ASSOC	287.47	0.00	0.00	0.00
	Acct: 3233				
	CAPITAL RECOVERY V LLC	129.11	0.00	0.00	0.00
	Acct: 1308				
	CAPITAL ONE NA**	1,478.09	0.00	0.00	0.00
	Acct: 5731				
	MERRICK BANK	516.51	0.00	0.00	0.00
	Acct: 0087				
	SOCIAL SECURITY ADMINISTRATION(*)	25,441.60	0.00	0.00	0.00
	Acct: 0093				
	EQUITABLE GAS CO (*)	222.04	0.00	0.00	0.00
	Acct: XXX0424				
	ALLY BANK(*)	521.66	0.00	0.00	0.00
	Acct: 2185				
	SOCIAL SECURITY ADMINISTRATION(*)	0.00	0.00	0.00	0.00
	Acct: 0093				

*** NONE ***

TOTAL PAID TO CREDITORS

38,096.57

TOTAL

CLAIMED 0.00

PRIORITY 19,004.57

SECURED 36,334.65

Date: 02/24/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMES S. COOK
KATHLEEN J. COOK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:13-25224

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James S. Cook
 Kathleen J. Cook
 Debtors

Case No. 13-25224-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2017.

db/jdb
 cr
 cr
 13766944
 13766946
 13832080
 13766947
 13840140
 13766948
 13766949
 13768486
 13766952
 13766951
 13766955
 13766956
 13766957
 13766959
 13766958
 13781752
 13766960
 13848856

+James S. Cook, Kathleen J. Cook, 906 Orchard Park Drive, Gibsonia, PA 15044-9213
 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 +AES, 1200 N 7th St, Harrisburg, PA 17102-1419
 +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 +Chrysler Financial/TD Auto Finance, Attn: Bankruptcy Dept, Po Box 551080, Jacksonville, FL 32255-1080
 +Equitable Gas Company, LLC, c/o Judith Gawlowski, 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860
 +First National Bank, Attention:FNN Legal Dept, 1620 Dodge St. Stop Code: 3290, Omaha, NE 68197-0003
 First National Bank of Omaha, PO Box 3696, Omaha, NE 68103-0696
 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
 #Jeffery G. Cook, 115 High Street, Pittsburgh, PA 15223-1930
 Jeffery G. Cook, 134 Poland Hill Road, Tionesta, PA 16353
 Milstead & Associates, Woodland Falls Corporate Park, 220 Lakedrive East, 301, Cherry Hill, NJ 08002
 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 +Select Portfolio Servicing, Inc., PO Box 551170, Jacksonville, FL 32255-1170
 +Social Security Administration, District Office, 921 Penn Avenue, Pittsburgh, PA 15222-3887
 Social Security Administration, Re: xxx-xx3910, 999 Penn Avenue, Birmingham, AL 35201
 +TD Auto Finance LLC, c/o Schiller & Knapp LLP, 950 New Loudon Rd, Suite 109, Latham, NY 12110-2100
 +TD Auto Finance LLC, PO Box 9223, Farmington, MI 48333-9223
 +The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13772895
 E-mail/Text: ally@ebn.phinsolutions.com Feb 28 2017 02:48:19
 Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 13766945
 +E-mail/Text: ally@ebn.phinsolutions.com Feb 28 2017 02:48:19 Ally Financial,
 Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
 13842711
 E-mail/PDF: rmscedi@recoverycorp.com Feb 28 2017 02:41:34 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13844259
 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Feb 28 2017 02:50:26 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908
 13766950
 +E-mail/PDF: gecsed@recoverycorp.com Feb 28 2017 02:41:11 Gemb/walmart, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 13766953
 +E-mail/Text: bnckohlsnotices@becket-lee.com Feb 28 2017 02:48:31 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 13830578
 E-mail/Text: bkr@cardworks.com Feb 28 2017 02:48:10 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 13766954
 +E-mail/Text: bkr@cardworks.com Feb 28 2017 02:48:10 Merrick Bk, Attn: Bankruptcy,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 13811365
 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2017 03:04:45
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13871517
 +E-mail/Text: philadelphia.bnc@ssa.gov Feb 28 2017 02:50:02 UNITED STATES OF AMERICA FOR SSA,
 300 Spring Garden Street, 6th Floor East, Philadelphia, PA 19123-2932

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 cr
 13874289*
 TD Auto Finance LLC
 The Bank of New York Mellon, f/k/a The Bank of New
 +UNITED STATES OF AMERICA FOR SSA, 300 Spring Garden Street, 6th Floor East,
 Philadelphia, PA 19123-2932

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 31

Date Rcvd: Feb 27, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Bryan P. Keenan on behalf of Joint Debtor Kathleen J. Cook keenan662@gmail.com,
melindap662@gmail.com
Bryan P. Keenan on behalf of Debtor James S. Cook keenan662@gmail.com, melindap662@gmail.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New
York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-1F
bkgroup@kmlawgroup.com
Martin A. Mooney on behalf of Creditor TD Auto Finance LLC tshariff@schillerknapp.com,
tshariff@ecf.courtdrive.com; kcollins@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 8